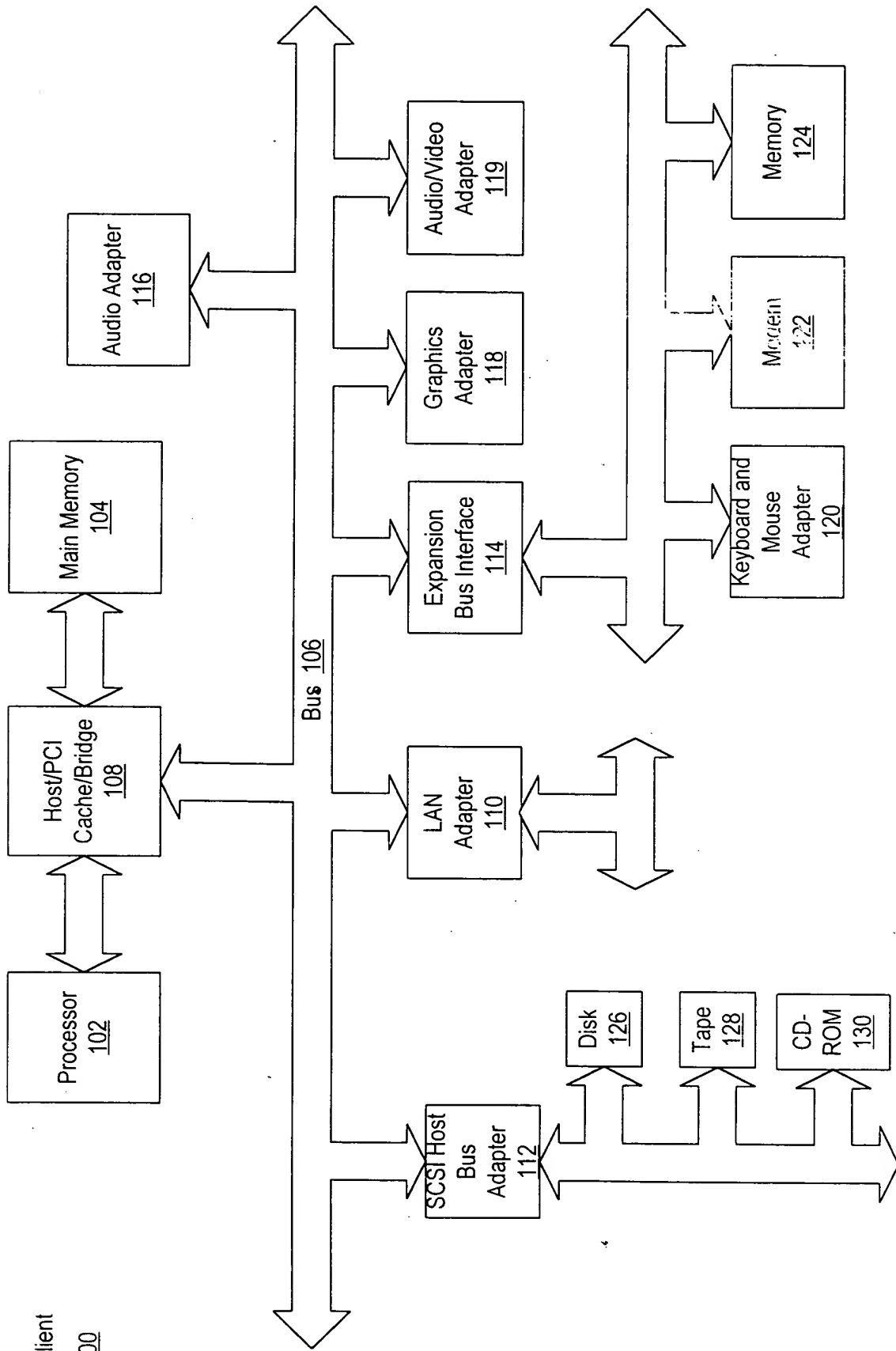


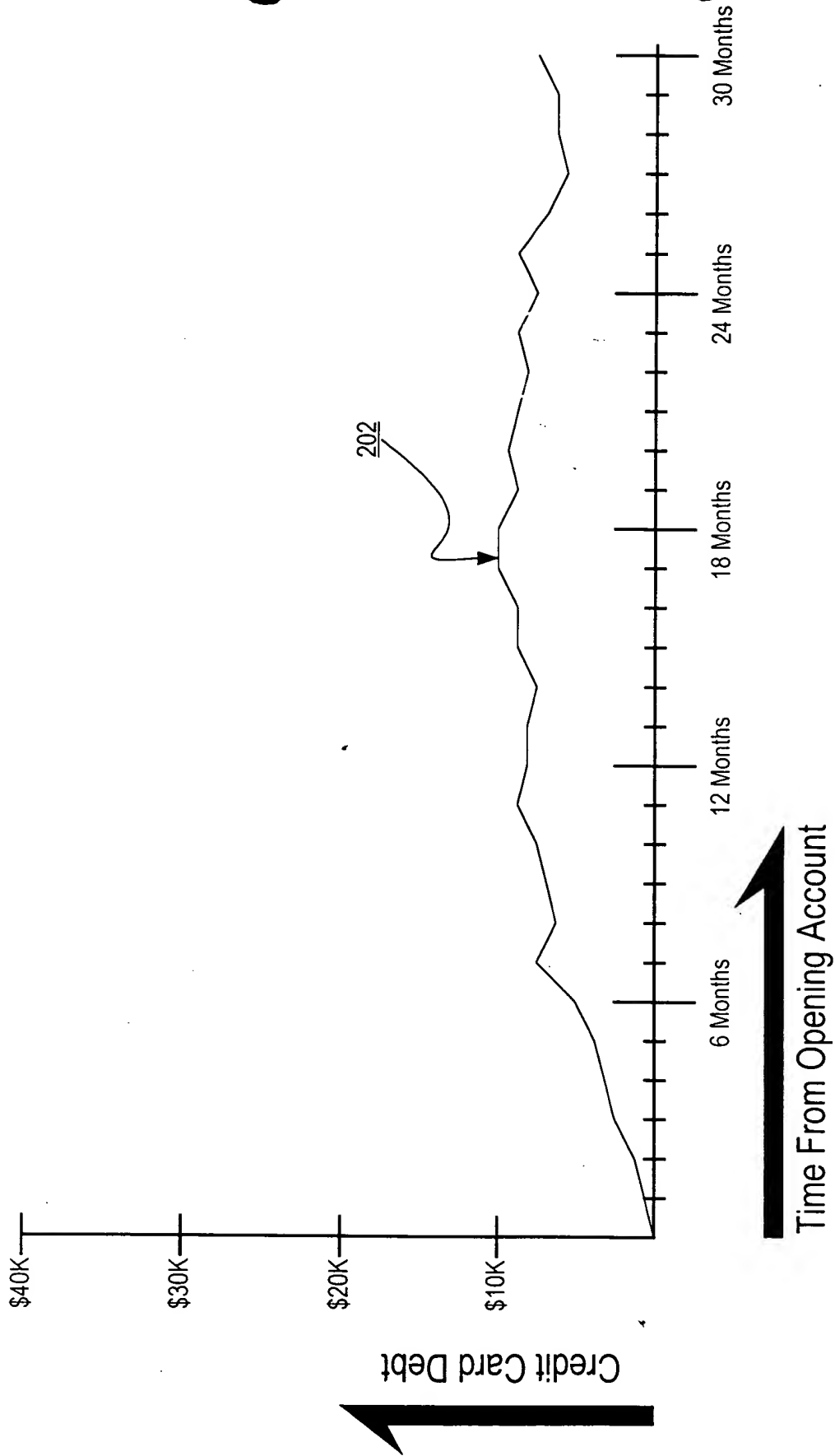
Figure 1

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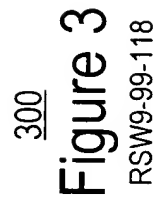
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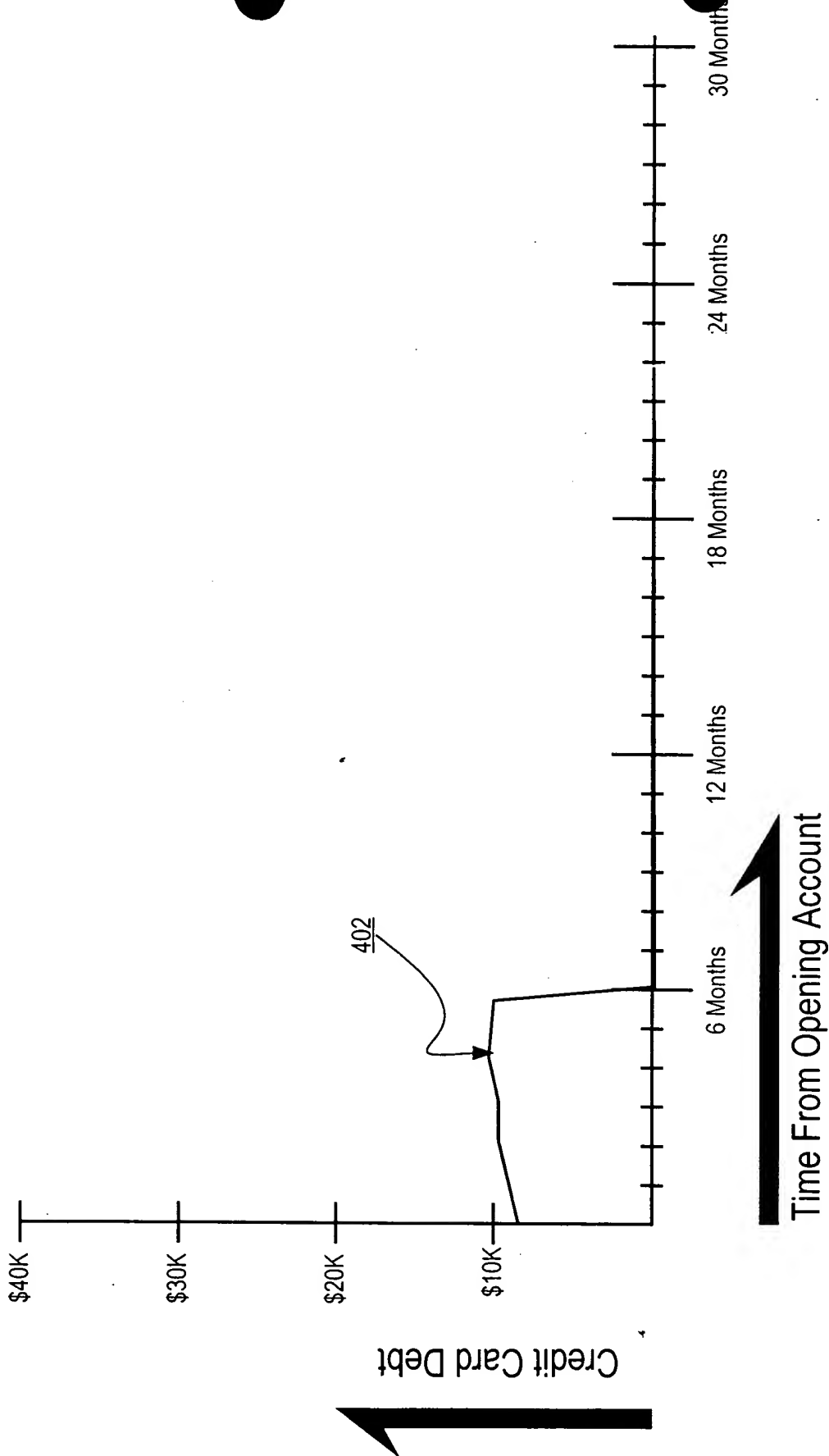
100



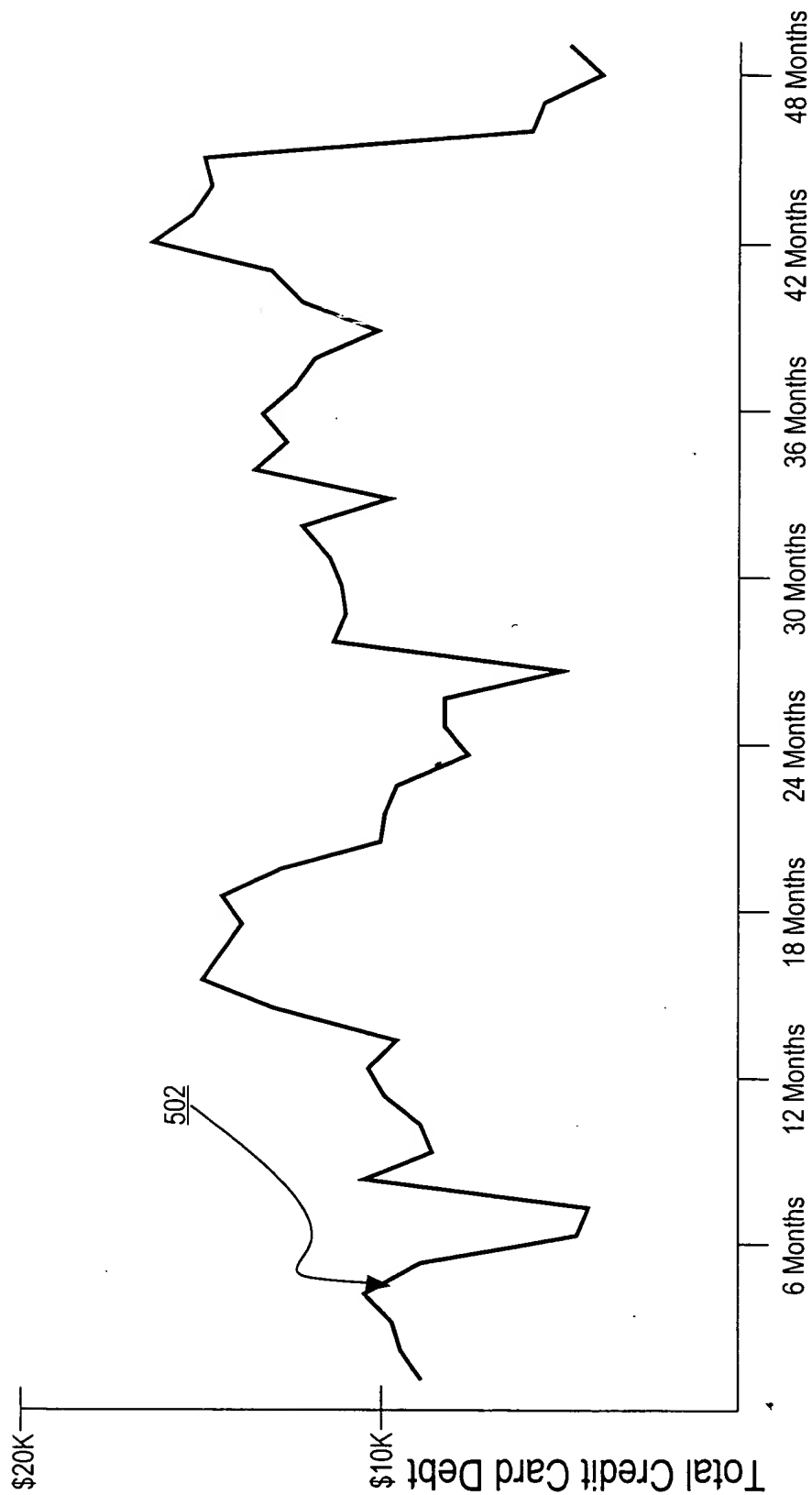


200
Figure 2
RSW9-99-118





400
Figure 4
RSW9-99-118



Time

500
Figure 5
RSW9-99-118

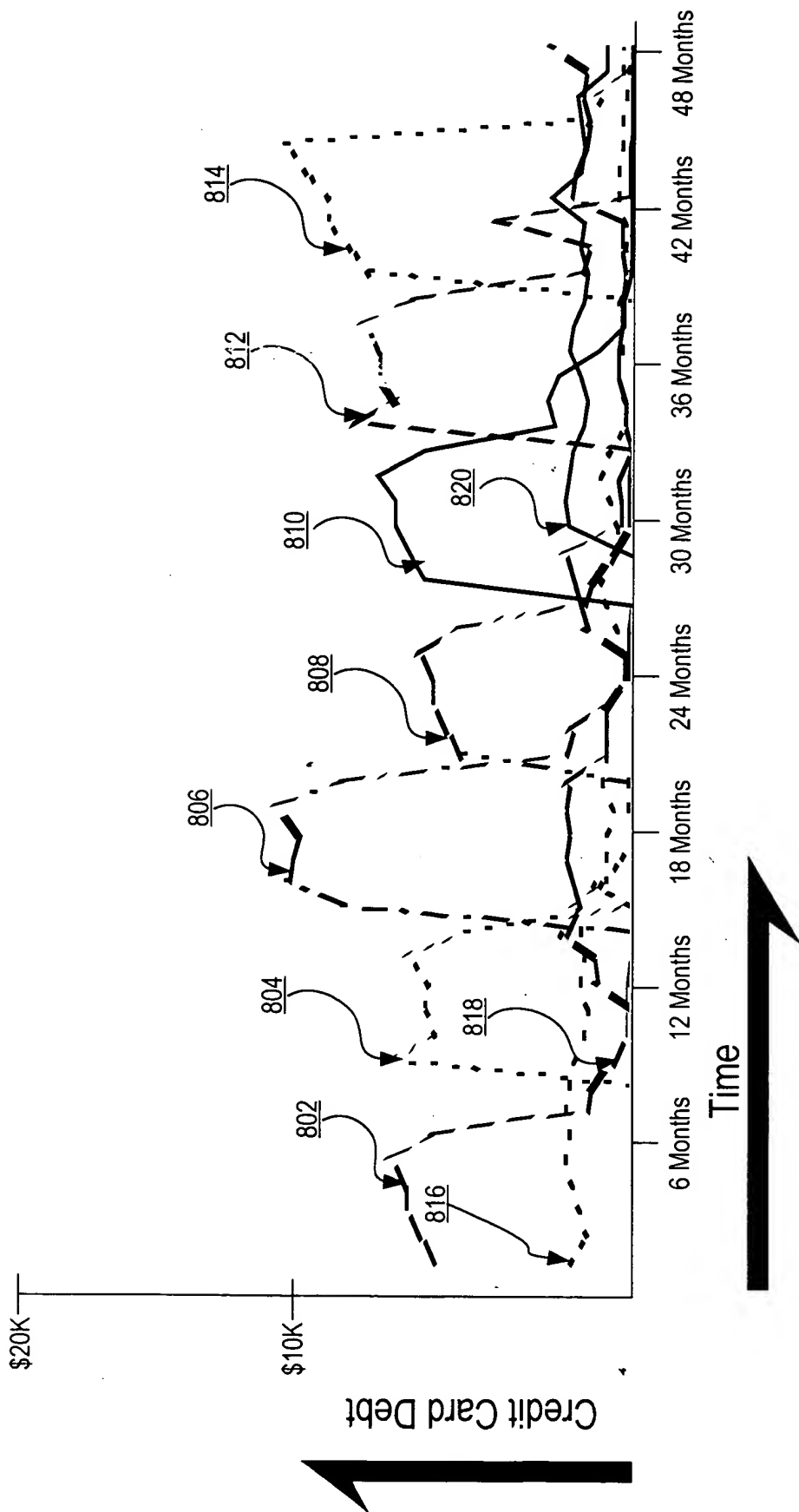
Credit Card Debt											
Month	802	804	806	808	810	812	814	816	818	820	Total
1	6500							2100			8600
2	7000							1500			8500
3	7500							1700			9200
4	7500							1900			9400
5	8000							2200			10200
6	6500							2100			8600
7	1500							2200			3700
8	1300	0						2100			3400
9	600	7800						1900			10300
10	100	6450						1600			8150
11	100	6900						1500	0		8500
12	100	6750						1700	1100		9650
13	0	7350						1600	1200		10150
14	0	5400	0					1700	2140		9240
15	0	0	9467.25					1800	1700		12967.25
16	0	1110	11305.5					900	1900		15215.5
17	0	330	11253.8					850	2200		14633.75
18	0	0	10923.8					900	2100		13923.75
19	0	90	11742					600	2200		14632
20	0	90	9557.25	0				1000	2100		12747.25
21	0	0	2184.75	5720				900	900		9704.75
22	0	0	1893.45	6160				800	800		9653.45
23	0	0	873.9	6600				900	900		9273.9
24	0	0	14565	6600				200	200		7145.65
25	0	0	14565	7040				300	300		7785.65
26	0	0	14565	5720				500	1500		7865.65
27	0	0	0	1590	0			900	1700		4190
28	0	0	0	1378	6825			1100	1900		11203
29	0	0	0	636	7350			600	2200	0	10786
30	0	0	0	106	7875			500	400	2100	10981
31	0	0	0	106	7875			750	350	2200	11281
32	0	0	0	106	8400			1100	500	2100	12206
33	0	0	0	0	6825	0		850	0	1900	9575
34	0	0	0	0	2500	9100		200	200	1600	13600
35	0	0	0	0	2745.14	7840		300	250	1500	12635.138
36	0	0	0	0	2379.12	8400		450	500	1700	13429.12
37	0	0	0	0	1098.06	8400		400	450	2100	12448.055
38	0	0	0	0	183.009	8960		350	400	1900	11793.009
39	0	0	0	0	183.009	7280	0	500	350	1600	9913.0092
40	0	0	0	0	0	1680	8775	0	200	1500	12155
41	0	0	0	0	0	1456	9450	200	350	1700	13156
42	0	0	0	0	0	4400	10125	250	400	1600	16775
43	0	0	0	0	0	112	10125	500	2100	2700	15537
44	0	0	0	0	0	112	10800	450	1900	1700	14962
45	0	0	0	0	0	112	11469.9	400	1600	1600	15181.938
46	0	0	0	0	0	0	1600	350	1500	1700	5150
47	0	0	0	0	0	0	1100	200	1700	1800	4800
48	0	0	0	0	0	0	200	350	1600	900	3050
49	0	0	0	0	0	0	0	400	2700	850	3950

600

FIGURE 6

Month	6 mo	12 mo	% <6 mo Debt	% <12 mo Debt
1	6500	6500	0.755813953	0.755813953
2	7000	7000	0.823529412	0.823529412
3	7500	7500	0.815217391	0.815217391
4	7500	7500	0.79787234	0.79787234
5	8000	8000	0.784313725	0.784313725
6	6500	6500	0.755813953	0.755813953
7	1500	1500	0.405405405	0.405405405
8	0	1300	0	0.382352941
9	7800	8400	0.757281553	0.815533981
10	6450	6550	0.791411043	0.803680982
11	6900	7000	0.811764706	0.823529412
12	7850	7950	0.813471503	0.823834197
13	8550	8550	0.842364532	0.842364532
14	7540	7540	0.816017316	0.816017316
15	11167.3	11167.25	0.861188764	0.861188764
16	13205.5	14315.5	0.867897867	0.940849791
17	13453.8	13783.75	0.919364483	0.941915094
18	10923.8	13023.75	0.784540803	0.935362241
19	11742	14032	0.802487698	0.958993986
20	9557.25	11747.25	0.749749946	0.921551707
21	5720	8804.75	0.589402097	0.907261908
22	6160	8853.45	0.638113835	0.917128073
23	6600	7473.9	0.7116747	0.8059069
24	6600	6745.65	0.923638857	0.944021887
25	7040	7185.65	0.90422765	0.922935144
26	5720	5865.65	0.727212627	0.745729851
27	0	1590	0	0.37947494
28	6825	8203	0.609211818	0.732214585
29	7350	7986	0.681438902	0.740404228
30	9975	10081	0.908387214	0.918040251
31	10075	10181	0.893094584	0.902490914
32	10500	10606	0.860232672	0.868916926
33	8725	8725	0.911227154	0.911227154
34	10700	13200	0.786764706	0.970588235
35	9340	12085.1384	0.739208367	0.956470599
36	8400	12479.1199	0.625506366	0.929258209
37	8400	11598.0554	0.674804197	0.931716242
38	8960	11043.0092	0.759772152	0.936403001
39	7280	9063.00923	0.734388502	0.91425409
40	8775	11955	0.721925134	0.983545866
41	9450	12606	0.718303436	0.95819398
42	10125	14525	0.603576751	0.865871833
43	10125	10237	0.651670207	0.658878805
44	10800	10912	0.721828633	0.729314263
45	11469.9	11581.9375	0.755498928	0.762876115
46	0	1600	0	0.310679612
47	0	1100	0	0.229166667
48	0	200	0	0.06557377
49	0	0	0	0

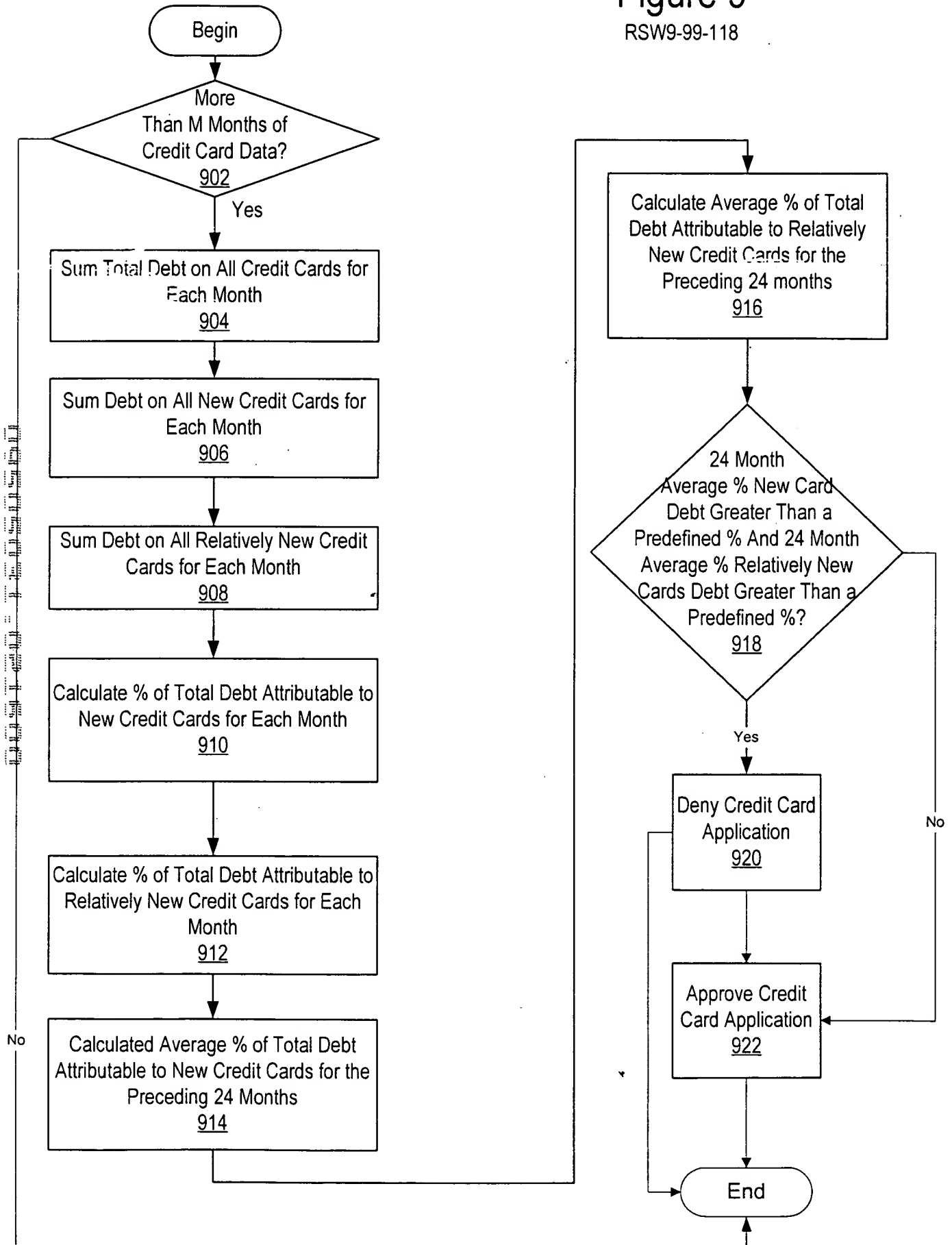
700
Figure 7
RSW9-99-118

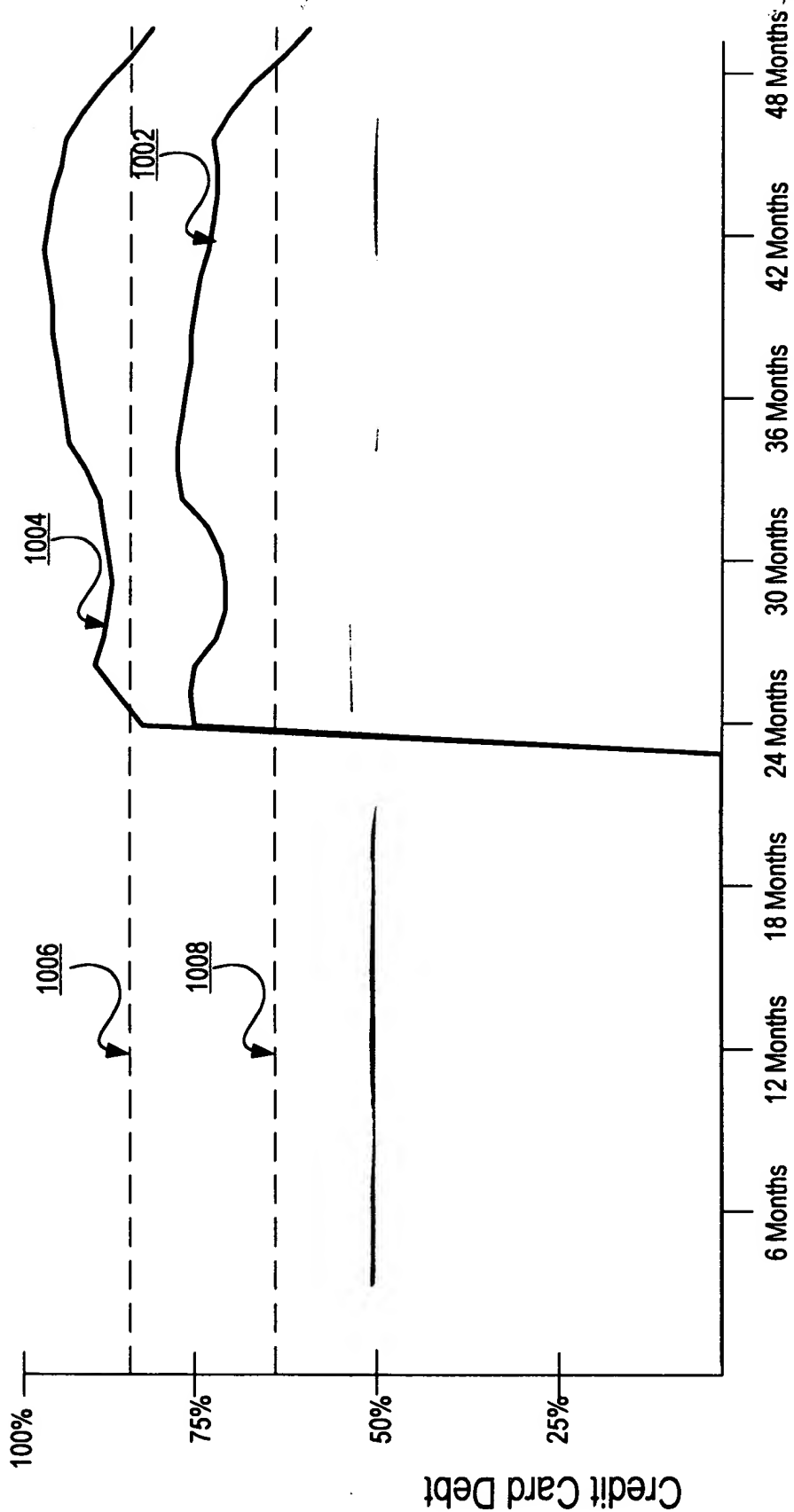


800
Figure 8
RSW9-99-118

Figure 9

RSW9-99-118





Time

1000
Figure 10
RSW9-99-118